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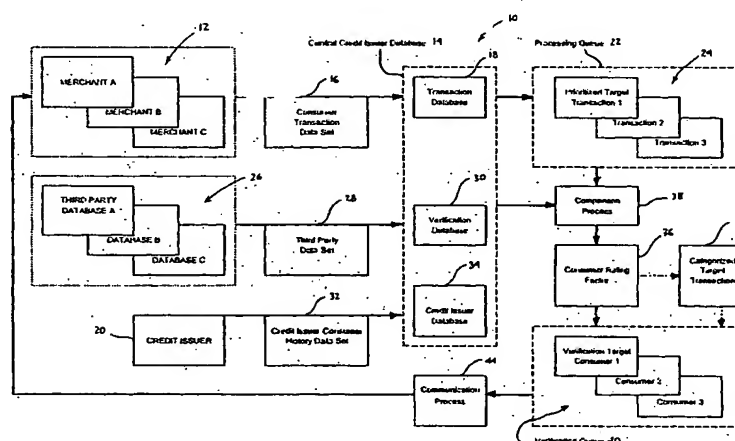
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(54) Title: COMPUTER-IMPLEMENTED METHOD, SYSTEM AND APPARATUS FOR THE DYNAMIC VERIFICATION OF A CONSUMER ENGAGED IN A TRANSACTION WITH A MERCHANT AND AUTHORIZATION OF THE TRANSACTION



(57) Abstract: Disclosed is a computer-implemented method (100) for the dynamic verification of a consumer engaged in a transaction with a merchant (12) and authorization of the transaction. The method (100) comprises the steps of: providing a consumer transaction data set (16) including a plurality of data fields to a central credit issuer database (14); determining a processing queue (22) based upon the data contained in at least one of the data fields in the consumer transaction data set (16), the processing queue (22) including a plurality of prioritized target transactions (24); comparing at least one data field from the consumer transaction data set (16) directed to the consumer engaged in the prioritized target transaction (24) with at least one data field in at least one of the central credit issuer database (14) and a third party database (26); and determining a consumer/transaction identifier (36) based upon the comparison. A system (10) and apparatus (50) for the verification of a consumer/transaction is also disclosed.